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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor application of:

MICHAEL J. CAVARETTA

Serial No.: TO BE ASSIGNED

10/065,410

3622

Filed: HEREWITH

For: SATISFACTION PREDICTION MODEL FOR CONSUMERS

Attorney Docket No.: FMC 1382 PUS / 201-0222

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. § 1.97(b)(1)**

Box Patent Application
Commissioner for Patents
United States Patent and Trademark Office
Washington, D.C. 20231

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Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and § 1.97-1.98, the references listed and identified on the attached Form PTO/SB08B are being submitted herewith for consideration by the Examiner. This Statement is being filed in accordance with 37 C.F.R. § 1.97(b)(1).

While this Statement is being filed in compliance with the duty of disclosure, citation of the attached references is not to be construed as an admission that any of the references are "material" as defined under 37 C.F.R. § 1.56(b).

A copy of each reference listed on the attached Form PTO/SB08B is included herewith. Consideration and entry into the record of these references is respectfully requested.

Respectfully submitted,

MICHAEL J. CAVARETTA

Date: September 3, 2002By: 

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10/065410

Customer No. 28395

PATENT



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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Cavaretta

Serial No: 10/065410

Filed: 10/16/2002

Title: SATISFACTION PREDICTION MODEL FOR MOTOR VEHICLE BUYERS

Assistant Commissioner for Patents
Washington, D.C. 20231

CERTIFICATE OF MAILING (37 C.F.R. § 1.8(a))

Sir:

Enclosed please find Information Disclosure Statement and Prior Art for the above-referenced electronically filed application. I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Assistant Commissioner for Patents, Washington, DC 20231 on October 16, 2002 by Mary Ann Tobey

Mary Ann Tobey.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Complete if Known

~~TO BE ASSIGNED~~ 10/065,410

~~HEREWITH~~ 10/16/02

MICHAEL J. CAVARETTA

1. *Journal of the American Medical Association*, 1997; 277: 1001-1005.

1. *Journal of the American Medical Association*, 2000; 284: 2689-2695.

FMC 1382 PUS / .201-0222

Examiner
Initials *

Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

T 2

"Toward Scalable Learning with Non-uniform Class and Cost Distributions: A Case Study in Credit Card Fraud Detection", by Philip K. Chan, Computer Science, Florida Institute of Technology, Melbourne, Florida, and Salvatore J. Stolfo, Department of Computer Science, Columbia University, New York, New York, 5 pp.

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Date Considered

¹Unique citation designation number. ²Applicant is to place a check mark here if English language Translation is attached.